

<b>Information to identify the case:</b>			
Debtor 1:	Charles M Barker		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	23-14287		
	Social Security number or ITIN: xxx-xx-3361		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter: 13 10/25/23		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Charles M Barker	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	P.O. Box 221 Big Rock, IL 60511	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/26/23

**For more information, see page 2**

Case number 23-14287

Location:

**Zoom video meeting. Go to  
Zoom.us/join, Enter Meeting ID 388 782  
3554, and Passcode 4113122038, OR  
call 1-872-282-6946**

**Filing deadline: 1/29/24**

**Filing deadline: 1/3/24**

**Filing deadline: 4/22/24**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Charles M Barker  
Debtor

Case No. 23-14287-JSB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Oct 26, 2023

Form ID: 3091

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db	+ Charles M Barker, P.O. Box 221, Big Rock, IL 60511-0221
30471253	+ Mage & Price, 707 Lake Cook Road, Deerfield, IL 60015-5613
30471259	+ Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105, Jacksonville, FL 32216-8035
30471261	+ US Bank National Association, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2710

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Oct 26 2023 22:52:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Oct 26 2023 22:53:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Oct 26 2023 22:54:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30471238	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 26 2023 22:54:00	American Honda Finance, PO Box 168088, Irving, TX 75016-8088
30471239	+ Email/Text: bankruptcy@signetjewelers.com	Oct 26 2023 22:53:00	Belden Jewelers/Sterling Jewelers, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
30471240	Email/Text: caineweiner@ebn.phinsolutions.com	Oct 26 2023 22:53:00	Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
30471241	Email/Text: CAF_Bankruptcy_Department@carmax.com	Oct 26 2023 22:53:00	Carmax Auto Finance, 12800 Tuckahoe Creek Pkw, Richmond, VA 23238
30471242	+ Email/Text: jmodaff52@hotmail.com	Oct 26 2023 22:54:00	Cfs Aurora, 1598 Farnsworth Ave, Aurora, IL 60505-1508
30471243	+ Email/Text: comedbankruptcygroup@exeloncorp.com	Oct 26 2023 22:54:00	ComEd, 3 Lincoln Center, Bankruptcy Section, Villa Park, IL 60181-4204
30471244	+ EDI: WFNNB.COM	Oct 27 2023 02:33:00	Comenity Bank/Harlem Furniture, Po Box 182125, Columbus, OH 43218-2125
30471245	+ Email/Text: cfsautoloans@gmail.com	Oct 26 2023 22:53:00	Consumer Financial Svc, 10431 Us Highway 19, Port Richey, FL 34668-3133
30471246	+ Email/Text: ctcduecust@cornwelltools.com	Oct 26 2023 22:53:00	Cornwell Tech Credit, 667 Seville Rd, Wadsworth, OH 44281-1077
30471247	+ Email/PDF: creditonebknofications@resurgent.com	Oct 26 2023 23:01:44	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873

District/off: 0752-1

User: admin

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Total Noticed: 27

30471248	+ Email/Text: collections@earthmovercu.com	Oct 26 2023 22:53:00	Earthmover Cu, Po Box 2937, Aurora, IL 60507-2937
30471249	EDI: AMINFOFP.COM	Oct 27 2023 02:33:00	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
30471250	+ Email/Text: bk@gafco.net	Oct 26 2023 22:54:00	Great American Finance, Attn: Bankruptcy, 20 N Wacker Dr. Suite 2275, Chicago, IL 60606-3096
30471251	+ Email/Text: bankruptcy@getipass.com	Oct 26 2023 22:53:00	Illinois Tollway, 2700 Ogden Ave, Downers Grove, IL 60515-1703
30471252	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 26 2023 22:52:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
30471255	Email/Text: bk@mbb.net	Oct 26 2023 22:53:00	Med Business Bureau, 1460 Renaissance Dr #400, Park Ridge, IL 60068
30471254	+ Email/Text: bankruptcy@matcotools.com	Oct 26 2023 22:54:00	Matco Tools, 4403 Allen Rd, Stow, OH 44224-1096
30471257	^ MEBN	Oct 26 2023 22:42:19	Nicor Gas, PO Box 5407, Carol Stream, IL 60197-5407
30471258	Email/Text: legalservices12@snaponcredit.com	Oct 26 2023 22:53:00	Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301, Libertyville, IL 60048
30471260	+ Email/Text: EBankruptcy@UCFS.NET	Oct 26 2023 22:54:00	United Consumer Financial Services, 865 Bassett Rd, Westlake, OH 44145-1194

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30471256	##+	Merchants Credit, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Charles M Barker cutlerfilings@gmail.com r48280@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com

District/off: 0752-1

User: admin

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Date Rcvd: Oct 26, 2023

Form ID: 309I

Total Noticed: 27

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3